



# Discussion Topics

## for Your Disability Insurance Prospects



As you discuss The Standard's income protection insurance with your customers, you may find discussion of the topics below helpful.

### Occupation

- Your customer's occupation and duties at work
- Where your customer works — office, home, mobile
- Number of hours worked and percentage of duties performed at each location
- If self-employed, for how long
- If the customer is a business owner,
  - percent of the business owned
  - number of employees
  - number of years as owner in the business

### Income\*

- The customer's taxable earned income for the current and previous year
- For business owners, The Standard requires net income after expenses (as noted in Schedule C), net profit of a proprietorship, etc.
- For non-owner employees, The Standard considers gross income to be their insurable income

### Health

- Use of tobacco products or nicotine substitutes
- Customer's height and weight
- Significant health history including long-term treatment, hospitalization or surgery
- Medications currently used
- Antidepressant medications taken or mental health counseling received



### Hazardous Activities

- Work-related or recreational activities, hobbies and avocations that might be considered hazardous

### Other Disability Insurance

- Existing group or individual disability insurance, or pending applications for such coverage



\* Income documentation is required for most applications. Please see [Understanding Income Documentation, Form 14162 SI/SNY](#), for more details.

**Any applicant who wishes to submit an application for disability insurance must be permitted to do so regardless of the information shared during your discussions.**